

54 Meadow Street, 9th Floor • New Haven, Connecticut 06519 • 203-946-6999

Justin Elicker, Mayor • Maritza Bond, MPH, Director of Health

Lead Hazard Control Loan Program

Program Mission

To protect the health of children through the elimination of childhood lead poisoning.

Program Overview & Basic Eligibility

The primary purpose of the program is to reduce the exposure of young children to lead based paint hazards in their homes. Eligible property owners will be offered a five-year forgivable loan of up to \$15,000 per unit for lead hazard control as identified in the City's lead abatement plan.

Loans are 0% interest, for a 5-year term and forgiven at the rate of 20% per year through the term of the loan. Property owners will be responsible for any costs of abatement in excess of the loan amount.

Priority will be given to applicants with an order to abate from the City of New Haven Health Department. The Health Department's strategy is to target the following housing situations:

- Units where lead poisoned children already reside.
- Pre-1978 housing where young children reside and/or likely to reside.
- Pre-1978 housing where adults ages 62 and older reside and/or likely to reside.

Loan applications will be prioritized as follows:

- 1. Homeowner or renter occupied and vacant units with an order to abate from the City of New Haven Health Department.
- 2. Dwelling units occupied with resident children 6 years of age or younger.
- 3. Dwelling units occupied with resident 62 or older.
- 4. Vacant or homeowner occupied dwelling units where the intention is to house children 6 years of age or younger after the lead hazard control activity is completed.

The property owner must carry enough property insurance to cover the value of the anticipated abatement loan and all other existing loan balances on the property.

Property owners must be current on all City of New Haven property and vehicle taxes. Tax payment plans are acceptable.

Property owners must not have any outstanding housing code violations or a history of housing code/anti-blight violations in the City of New Haven. Units must be code compliant at the time of abatement. Owners must agree to remedy any code issues identified by the City's inspector. Pending available funding, low-income applicants may qualify for assistance in the form of a repayable loan to support the code work identified. The lead program is not a substitute for a housing rehab program but may allow for modest rehabilitation actions to ensure the viability of lead hazard reduction activities.

For lead hazard loans made to assist rental housing, at least 50% of the units must be occupied or made available to families with incomes at or below 50% of the area median income level as defined annually by the U.S. Department of Housing and Urban Development's (HUD) HOME Program. The remaining loans shall be to units occupied or made available to families with incomes at or below 80% of the area median income level. During the loan period, a landlord shall give priority in renting assisted units to families with a child 6 years old or younger. For loans made to assist housing owned by owner occupants, all units assisted shall be the principal residence of families with income at or below 80% of the area median income level.

Current rents must not exceed HOME program rents by unit size as determined annually by HUD. During the affordability period of 5 years, the property will be monitored to ensure compliance with the rent and tenant



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income requirements. It is the owner's responsibility to submit income and rent verifications of the tenants to the City of New Haven on a semiannual basis.

The property does not have to have a contract for project-based Section 8 subsidies. Tenants with section 8 certificates or vouchers do not affect eligibility.

Additional Program Requirements

- 1. Owners and tenants shall provide City health and code inspectors access to the unit before, during, and at the completion of the hazard control activity.
- 2. Owners must agree to not permanently displace tenants. Tenants may be temporarily relocated as mandated by the Uniform Relocation Act during the abatement process.
- 3. Properties listed on local or federal inventories of historic places must agree to follow the Secretary of the Interior's Standards for Rehabilitation.
- 4. The City of New Haven will provide a list of licensed lead abatement contractors upon request. It is the responsibility of the owner/applicant to select and enter a contractual relationship with a qualified, certified lead abatement contractor.
- 5. The City of New Haven's contractual relationship is with the property owner. If the abatement project costs more than the loan amount, the applicant will pay the difference with private funds prior to the release of the Lead Hazard Control funds, which will be paid in up to three installments. The final payment will be held until the City of New Haven Health Department issues a letter of compliance.
- 6. Owners must agree to abide by fair housing regulations and advertise vacant units locally.

Policy of Non-Discrimination

It is the policy of the City of New Haven to administer all programs in a non-discriminatory manner. Applications for lead-based paint hazard control loans will be accepted and processed without regard to the applicant's race, religion, color, national origin, sex, handicap, or sexual orientation. If any applicant requires a reasonable accommodation in order to apply for these funds as a result of a handicap, he/she may request such by contacting the Health Department.

Privacy Act Notice

The information given as part of the loan application process is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under this program.

It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrow may be delayed or rejected.

The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC Section 1701 et, seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq., (if USDA/fmHA).



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Lead Loan Program Application Requirements

Enclosed are application materials for the City of New Haven's Lead Hazard Control Loan Program. If you are interested in applying for the program, please complete the application and call the New Haven Health Department for more information.

In addi	tion to the completed application, you will need to provide the following supporting documents:
LANDL	ORD/OWNER
	Copy of property deed (with property description)
	Copy of property insurance policy
	Copies of rental leases
If there	is no rental lease, a notarized statement must be submitted.
	Copies of four (4) recent mortgage statements or a verification of mortgage(s) from the mortgage holder
If there	e is no mortgage, a notarized statement must be submitted.
	IT te occupied rental units, the owner will need to collect the following information from tenants to heir eligibility for the program:
	Supplemental application filled out by tenant household
	Copies of four (4) consecutive, current pay stubs for all adult members of the tenant's household (if applicable)
	A copy of your most recent W2 or IRS Income Tax Return
Or a no	otarized letter stating that you did not file taxes.
	Any other income documentation to substantiate household income, i.e., social security statements (Form SSA-1099 and monthly statement), supplemental security income, annuity, or pension statements, state assistance income, etc.
For info	ormation on how to participate in the Lead Hazard Control Program Contact:
City of	New Haven Health Department
Bureau	of Environmental Health
54 Mea	ndow St, 9th Floor
New Ha	aven, CT 06511
Phone	number: (203) 946-5382



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Lead Hazard Control Loan Program

Letter of Intent

I/We, the undersigned owner(s) of the property located at ________in the City of New Haven have submitted the Preliminary Application for participation in the Lead Hazard Control Program. I/We understand that the property is being considered for funding for lead abatement work. I/We understand that the next step in the qualification process is to have the property tested by the City of New Haven Health Department for the presence of lead-based paint hazards if this has not already occurred. The property will also be inspected by the City for compliance with building, fire, and housing code regulations.

I/We acknowledge that once the inspection and testing is done, any code violations, including the presence of lead-based paint must be corrected within a reasonable time whether we receive program funds or not. I/We understand that we may do repairs on the structure before the project begins, provided that I/we have the city review what I/we plan to do, otherwise the test commissioned by the city may be compromised, and I/we will ultimately be liable if lead poisoning were to occur.

I/We also understand that any residents residing at the above-named property are required to receive advance written notice of prospective abatement work and of the likelihood that temporary relocation may be required should the abatement work be undertaken. I/We understand that before signing this letter of intent, I/we must secure letters of commitment to relocate (for the duration of the abatement) from the tenant.

I/We hereby give my/our consent to the City to proceed with the lead hazard testing and code inspections. I/We also commit to providing all required documentation with 35 days of my application. Should I fail to comply without proper notice, my application will be deemed a lower priority application.

I/We understand that conditions of this deferred loan will be enforced for five (5) years from the date of the executed contract between the City and residential building owner.

- 1. The building will be (physically) maintained, with monitoring to be done by City officials.
 - a. The owner will arrange entry to permit the City to inspect the property and all units at reasonable times.
 - b. Owner measures designated in the abatement plan (specification) will be undertaken.
 - c. All code measures will be observed for the full term of the Contract.
 - d. The Lead Management Plan spelled out in the Lead Specification will be followed.
- 2. The mortgage(s), City taxes, and City fees will be kept current.
- 3. HUD-imposed standards for income and rent will continue. For properties that were vacant at the time of abatement, income/rental forms for each incoming tenant will be secured and returned to the New Haven Health Department within ten (10) days of the lease signing.
- 4. The City will file an encumbrance for the term on each property that received Lead Funds.
- 5. I/we understand that once construction begins and until after clearance and we are informed by the Health Department, we will stay off the construction site and will instruct residents to do the same.
- 6. I/We understand our responsibilities for informing building residents and enforcing relocation policies and practices (including schedules, conditions, and implementation).
- 7. Personal valuables will not be the responsibility of the City of New Haven or the construction contractor. Electronic equipment and jewelry should be removed from the construction site.
- 8. I/We understand that the list of contractors provided by the City of New Haven serves only as a recommendation from the City of New Haven. As property owner, it is my/our responsibility to enter a contractual relationship with the contractor to ensure project remains on schedule and is completed within sixty (60) days of the effective date of the City's commitment letter. If the allotted sixty (60) days is not feasible, I will contact the City of New Haven Program Manager to request an extension. It is



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understood that cost overruns incurred during this time will be my/our sole responsibility. I/We understand that the property will be brought to lead-safe standards and code compliance.

Printed Name	Signature	
Printed Name	Signature	
Date		
Property Address		



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Lead Hazard Control Loan Program Application

The information collected below will be used to determine whether you qualify as a borrower under the City of New Haven's Health Department Programs. It will not be disclosed outside this office without your consent except to your

employer for verification of income required and permitted by law. Dire		nancial institutions for verification of information, and	as		
 All persons applying for the Business entity applicants' 		ds must complete this Lead Hazard Control Application	on.		
Individual Applicant must p	rovide a copy of his/her mos	st recent tax return.			
 Residents of each unit to be Information. 	e lead abated must complete	e the Supplemental Application Rental Unit			
	 If you are the Applicant and occupy a unit which will abated with Lead Hazard Control funds, both this Lead Hazard Control Application and the Supplemental Application-Rental Unit Information must be completed. 				
Property Address:					
Total Number of Units:					
Number of Units for this application	n:				
Property owner's name as it appe	ars on the Deed:				
from the City? [] No	•				
Date of Loan/Grant:	Amount:	Status:			
Are you applying as a Corporation	, LLC, or other business ent	tity?			
[] No If no, proceed to Individual following:	Applicant Information section	on on next page [] Yes, If yes, please provide the			
Entity Name:		EIN #:			
Mailing Address:					
Phone Number:					
Name(s) and Titles(s) of Principal(s):				
Is the Entity a Non-Profit? [] No Resolution	[] Yes If yes, please atta	ach IRS Determination Letter & Authorizing Secretary's	3		



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Individual Application Information

Last Name:		First Nar	me:		_Middle:
Home Telephone: (_)		_Social Secu	ırity #:	Date o	of Birth:
Present Street Address	City	State		No. of Years (if les	[] Own
Former Street Address	City	State	Zip Code	No. of Years (if les	ss than 2 years)
Marital Status: [] Married [] Unmarried	(single, divo	rced, or widowed)[] Separated
Name of Spouse:					
Employment: Self Emplo	oyed? [] Yes	[] No Nar	me of Busine	ss/Employer:	
Address	Phone No.	Position	Title	Type of Business	Years/Months on J
Name, Address, and Zip C	Code of Previous	Employer (if	at current po	sition less than 2 ye	ears)
Business Phone Number	Pos	ition Title	Тур	e of Business	Years/Months on Job
		Co-Appl	icant Inform	ation	
Last Name:		First Nar	me:		Middle:
Home Telephone: (_)		_Social Secu	urity #:	Date o	of Birth:
Present Street Address	City	State	Zip Code	No. of Years (if les	[] Own
Former Street Address	City	State	Zip Code	No. of Years (if les	ss than 2 years)
Marital Status: [] Married [] Unmarried	(single, divo	rced, or widowed)[] Separated
Name of Spouse:					
Employment: Self Emplo	oyed? [] Yes	[] No Nar	me of Busine	ss/Employer:	
Address	Phone No.	Position	Title	Type of Business	Years/Months on Job
Name, Address, and Zip C	Code of Previous	Employer (if	at current po	sition less than 2 ye	ears)
Business Phone Number	Po	sition Title	Type of	Business	Years/Months on Job



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The requirements of the Lead Program were explained to me by accordance with the regulations governing sources of funding ut rental units available to individuals described as low- or very low the term of the loan, which is <i>five years</i> for the Lead abatement P of the occupancy of any rental units and the household income o	ilized for this loan, I am obligated to make any -income for an affordability period equal to rogram. I am also required to report annually
Signature of Applicant	Date
Signature of Co-Applicant	
<u>General Disclosure:</u> I affirm that I am neither a CITY employee, ar Government, one with power or control over the process herein a of any of the entities mentioned above.	
Signature of Applicant	Date
Cignatar of 7 pprioring	
Signature of Co-Applicant	Date
consent to the disclosure of any and all information necessare processing f this application and supporting documentation relative permit the City of New Haven to access first mortgage integration pertaining to this application and as it applies to this loan. I/We use fact will be grounds for disqualification.	ted to the application for financial assistance. formation and any other relevant information inderstand that any misstatement of a material
Signature of Applicant	Date
Signature of Co-Applicant	
<u>Privacy Act Notice:</u> This information is to be used by the agency whether you qualify as a prospective mortgagor under this progra agency except as required and permitted by law. You do not have your application for approval as a prospective mortgagor or borre information requested in this form is authorized by Title 38, USC, seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and T seq., (if USDA/fmHA). I/We hereby acknowledge that I/we have re Signature of Applicant	am. It will not be disclosed outside the to provide this information, but if you do not, ow may be delayed or rejected. The Chapter 37 (if VA); by 12 USC Section 1701 et, itle 42 USC, 1471 et. Seq., or 7 USC, 1921 et. ceived a copy of the Privacy Act Notice.
Signature of Co-Applicant	Date

The City of New Haven is an equal housing opportunity assistance provider. No person shall, on the basis of race, color, religion, gender, sexual orientation, for national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity receiving Federal financial assistance form the Department of Housing and Urban Development.

sworn, deposes and says that:



being

duly

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1. Personally appeared _____ who

NON-COLLUSION AFFIDAVIT

(INCLUDING DISCLOSURE OF OBLIGATIONS TO/INTEREST IN BUSINESS WITH THE CITY OF NEW HAVEN)

si orin, deposes dire sujo dimi
1. I am/We are over the age of eighteen and I understand the obligation of an oath.
2. I am/We are the ofthat submitted an
application, bid, proposal, request to the City of New Haven for a contract, agreement, grant, loan and
am acting in my individual capacity or, if an entity, on behalf of said entity, as the case may be.
3. I am/We are fully apprised of the contents of said application/bid/proposal/request and all pertinent
facts and circumstances relative to the same.
4. Such application, bid, proposal, request is genuine and is not collusive or a sham.
5. Neither said individual (including any of his/her immediate family as defined in Section 12-5/8 of
the local ordinance)/entity nor any of his/her/its officers, partners, owners, agents, representatives,
employees, affiliates or parties in interest, including this affiant, has in any way colluded, conspired,
connived or agreed, directly or indirectly with any other individual/entity to submit a collusive or sham
application/bid/proposal/request in connection with the contract/agreement/grant/loan for which the
application/bid/proposal/request has been submitted or to refrain from
applying/bidding/proposing/requesting in connection with such contract/agreement/grant/loan, or has in
any manner, directly or indirectly, sought by agreement or collusion or communication or conference
with any other individual/entity to fix the prices/quotes/estimates/costs/overhead/figures/profits/amount
of the application/bid/proposal/request or of any other individual/entity, or to fix the same of the
application/bid/proposal/request or prices/quotes/estimates/costs/overhead/figures/profits/amount of
any other individual/entity, or to secure through any collusion, conspiracy/connivance or unlawful
agreement any advantage against the City of New Haven or any individual/entity interested in the
proposed application/bid/proposal/request.
(The mines/marked/actionates/act

- 6. The prices/quotes/estimates/costs/overhead/figures/profits/amount in the contract/agreement/grant/loan are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the individual/entity or any of its officers, partners, owners, agents, representatives, employees, affiliates or parties in interest, including this affiant; and
- 7. No alderman or other elected/appointed or city/state/federal employee or person/entity whose salary/compensation is payable in whole or in part from city, state or federal funds is directly or indirectly interested in/will benefit financially by/has any is in a position to participate in a decision making process or gain inside information about the application/bid/proposal/request or in the supplies, materials, equipment, work or labor to which it relates, or in any of the profits thereof (This paragraph is hereinafter referred to as "conflict of interest.").
- 8. The individual/entity referred to in paragraph 2 above has no outstanding financial or other obligations to the City of New Haven or to any state or federal government that funds the individual's/entity's activity, nor is it a party to a lawsuit that may affect the use of any funds that will be derived from the contract/agreement/grant/loan.
- 9. The individual/entity has filed a list of taxable personal/real property with the City of New Haven and is not delinquent in the same.

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- 10. The attached Schedule A, which is incorporated herein as though set forth, contains a list of the names, home/business addresses, telephone numbers and titles of the individual/entity's officers, partners, owners, agents, representatives, employees, affiliates or parties in interest including this affiant as well as any conflict-of-interest as described herein in paragraph numbered 7 above, and any applicable local, state or federal law, involving the same.
- 11. The attached Schedule A further contains a list of any members of my immediate family who are either employed by the City of New Haven or who are members of city boards, commissions, agencies or task forces.
- 12. Except as disclosed in the attached Schedule A, the affiant is not and no member of his/her immediate family is not a city employee or, having been a city employee in the past 12 months, seeking employment with any individual/entity engaged in business with the City of New Haven.
- 13. Except as disclosed in the attached Schedule A, the affiant has not, and no member of his/her immediate family has applied for within the last twelve month for any city/state/federal program or benefit over which he/she has had control, influence or discretionary authority.
- 14. Except as disclosed in the attached Schedule A, the individual/organization has no intention of transacting business with any related and/or affiliated individuals/organizations.

	X
	Affiant Name(s)
STATE OF CONNECTICUT) COUNTY OF NEW HAVEN) ss: New Haven , 20
	of
who identified himself/herself as such before me this _ day of	ch and who subscribed and swore to the truth of the foregoing , 20
	Commissioner of the Superior Court
	Notary Public
	My commission expires on:





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SCHEDULE "A"
Please list your responses to Items 10-14 below. If your response is none, please print or type "N/A". Applicant signature(s) must appear on this schedule.
10.
11.
12.
13.
14.
XAffiant Signature(s)





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Lead Hazard Control Loan Program 1421-Affidavit of Eligibility

(Must be notarized)

(ddress)						
		, being first duly sworn, dep	oses, and affirms t	hat:			
(Name of P	Name of Property Owner or Owner's Agent)						
ase check all	that apply:						
☐ He/She	is the owner and resident of the	e property listed above.					
☐ He/She	will reside at the property listed	d above after it is abated for lead.					
☐ He/She	currently resides at,	and the	e property listed is	a rental.			
New H		ner immediate family as defined in Se no outstanding delinquent financial o					
applica indicate	int or members of his/her imme	er obligations owed to the City of New diate family. (List all obligations on a cluding any payment agreement with	ı separate sheet ar				
		of his/her immediate family, has faile					
		of New Haven as required by State					
any bu		of his/her immediate family, is an ownediate family member(s) is an ownedelow.)					
lame	Name of Business	Position Held	% Interest Owned	Relationship to Applicant			
				1			
	nted Name	Signature	Date				
	nted Name	Signature	Date				
Prii	nted Name	Signature Signature	Date				
Prii		Signature					

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Lead Hazard Control Loan Program 1421 – Affidavit of Eligibility

Tax Collector and Assessor Certification of Information on Previous Page

Tax Collector Certification as to the Applicant:	Assessor Certification as to the Applicant:
No back taxes owed	Current list of taxable property filed
Back taxes with current agreement	Current list of taxable property not required
Back taxes with default agreement	
As To All Business Entities	As To All Business Entities
No business entities listed	No business entities listed
No back taxes owed	Current list of taxable property filed
Back taxes with payment agreement Current In Default	Current list of taxable property not required
OK to process agreement	OK to process agreement
By:	Ву:
Tax Collector	Assessor





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Lead Hazard Control Program Acknowledgement of Receipt

I,	_, hereby acknowledge that I have received a copy of the booklet
entitled "Protect Your Family from Lead in You	r Home" regarding the property located at
D. A. I.N.	
Printed Name	Signature
Printed Name	Signature
	-
Data	

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Lead Hazard Control Loan Program Occupancy Affidavit

Property Address:	
Check applicable item below:	
☐ I hereby attest that children aged six (6) or under co	urrently reside at the above address.
$\ \square$ I hereby attest that no children aged six (6) or unde	er currently reside at the above address.
Notification of Lead Pain	t Testing
☐ I understand that testing for Lead-Based Paint will be required by the program funding.	be performed at the above address as
Owner/Applicants Sign below:	
Printed Name	Signature
Printed Name	Signature
Date	

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Lead Hazard Control Loan Program

Supplemental Application – Rental Unit Information

Address:	Unit:	Monthly Rent: \$
Resident Contact Name:	Number o	of Children Under Age 6:
Resident Contact Telephone Number:		
Please provide the following information on all hou funds. Make as many additional copies as needed		th Lead Hazard Control Program
Household Composition (For Tenant)		
List all members who live in the unit residence. (Household.	Give the relationship of each fa	amily member to the Head of
Full Name Relationship	Date of Birth	Annual Income
1. Does rent include utilities?		[] Yes
2. Does anyone live with you who is not liste	d above?	[] Yes
3. Does anyone plan to live with you in the fu	uture who is not listed?	[] Yes [] No
Please explain below if you answered "Yes" to qu	uestion 2 or 3:	

Other Occupant Signature





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Annual Income Information: For All Individuals 18 Years Old and Over

	Tenant	Other	Other	Total
Source		Occupant	Occupant	
Salary (Annual Gross)				
Overtime Pay				
Commissions				
Fees				
Tips				
Bonuses				
Interest/Dividends				
Net Income from Business				
Net Rental Income				
Society Security, Pensions, Retirement Funds, etc.				
Unemployment Benefits				
Workers Compensation				
Alimony, Child Support				
Welfare Payments				
Other				
Total				

The information provided in this supplement is true and complete to the best of my/our knowledge. I/We consent to the disclosure of any and all information necessary and reasonable relative to the review and processing of this documentation. I/We understand that any misstatement of a material fact will be grounds for disqualification.

Head of Household Signature

Date

Other Occupant Signature

Date

Date





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Lead Hazard Control Loan Program Resident's Letter of Commitment to Relocate

Landlord/Owner Name	
Landlord/Owner Mailing Address	
Property Address	
Date	
Dear Landlord/Owner:	
I/We hereby acknowledge current residence in the abscheduled to receive Lead Abatement funds from the Program.	
It is expected that abated units will provide a healthic and adults. I/We further understand and acknowledg will require that we, as residents, be temporarily relo such relocation becomes necessary, we hereby give a will be consulted as to our needs.	e that the construction work on this property cated to other premises. I/We agree that if
It is understood that no additional expenses are to be temporary relocation. I/We understand that we are exunder our current lease with our landlord. I/We under possessions moved out of the unit during the relocation take down all window treatments in all rooms.	expected to pay rent and utilities as usual, extracted that we will need to have our
Occupant's Signature	Date
Occupant's Signature	Date
Occupant's Telephone Number	

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Lead Hazard Control Loan Program Demographic Information

The Lead Hazard Control Loan Program is funded by the US. Department of Housing and Urban Development (HUD). HUD requires that we report ethnic and racial information of households who live in apartments that are a part of the program. HUD uses this date for statistical purposes only.

Please check the boxes that best describe your household's ethnicity and race:

ETHNICITY (select only of	ne)	
---------------------------	-----	--

Hispanic (H)	
Non-Hispanic	

RACE (select one or more)

American Indian or Alaska Native	
Asian	
Black or African American (B)	
Native Hawaiian or Other Pacific Islander	
White (W)	
American Indian or Alaska Native and White	
Asian and White	
Black or African American and White (B/W)	
American Indian or Alaska Native and Black or	
African American	
Other (write-in):	

Tenant's Address	Apartment Number